

by the financial institution server processable via a credit card transaction processing system;

storing a record of the payment instrument details in a database by the financial institution server;

providing the customer with the payment instrument details for use in the specific transaction with the vendor by the financial institution server;

receiving a request for authorization of the specific transaction for the customer according to the payment instrument details from the vendor; and

authorizing the transaction with the vendor for the customer if the request for authorization corresponds to the payment instrument details.

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